

April 6, 2006

To: Martin J. Gruenberg, Acting Chairman FDIC Board of Directors

Dear: Mr. Gruenberg I 'am deeply concerned that Wal-Mart is attempting to enter the banking industry. In my small community in Maryland Wal-Mart is a destructive cancer on our community. We as a community have already experienced tremendous loss of community owned and small corporate businesses, once they run off their competition the pricing and store policies seem to be changing, higher prices and strict return policies, employee discontent. These are all conditions that I would rather not experience in my banking and financial endeavors.

Every corporation in the United States is limited by our government Microsoft , Att,Excetera if our government was ever going to limit a major corporation now would be a good time Wal-Mart has already proven that they don't respect labor laws, so why would banking be any different. Maybe the FDIC should take a look at Target and other companies that currently hold these charters, even though their is no comparision in revenues these indutries really don't mix well at all.

Respectfully Submitted

Brian W. Diehl